

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DEBORAH A MCCAFFREY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-70034 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/25/2019 and confirmed on 5/2/19 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		19,970.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>19,970.00</b>

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	4,000.00		
Trustee Fee	931.38		
Court Ordered Automotive Insurance	0.00		
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>4,931.38</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 3429	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 3429	3,412.55	3,412.55	0.00	3,412.55
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 3429	0.00	11,331.46	0.00	11,331.46
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 3429	0.00	0.00	0.00	0.00
	CAMBRIA COUNTY TAX CLAIM BUREAU* Acct: 3383	0.00	0.00	0.00	0.00
					14,744.01

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	DEBORAH A MCCAFFREY Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,494.36	3,494.36	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	505.64	505.64	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY F Acct: 3429	0.00	0.00	0.00	0.00

\* \* \* N O N E \* \* \*

Unsecured					
	FIRST NATIONAL BANK OF PA** Acct: 0072	325.63	11.05	0.00	11.05
	QUANTUM3 GROUP LLC AGNT - COMENIT Acct: 4700	54.19	1.84	0.00	1.84
	COMENITY BANK Acct: 3675	0.00	0.00	0.00	0.00
	FIRST PREMIER BANK Acct: 0295	0.00	0.00	0.00	0.00
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0969				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 6086				
	PORTFOLIO RECOVERY ASSOCIATES, LL	687.37	23.32	0.00	23.32
	Acct: 1517				
	PORTFOLIO RECOVERY ASSOCIATES, LL	377.70	12.81	0.00	12.81
	Acct: 6707				
	PA DEPARTMENT OF REVENUE*	928.50	31.49	0.00	31.49
	Acct: 9746				
	ECMC(*)	6,175.05	209.45	0.00	209.45
	Acct: 0720				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 2485				
	VERIZON BY AMERICAN INFOSOURCE AS	137.05	4.65	0.00	4.65
	Acct: 0001				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 8277				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	HILL WALLACK LLC	0.00	0.00	0.00	0.00
	Acct:				
	LIEPOLD HARRISON & ASSOCIATES PLLC	0.00	0.00	0.00	0.00
	Acct:				
					294.61
TOTAL PAID TO CREDITORS					
					15,038.62
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	3,412.55				
UNSECURED	8,685.49				

Date: 02/23/2022

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmech@chapter13trusteewdpa.com

IN RE:

DEBORAH A MCCAFFREY

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-70034 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:  
Deborah A McCaffrey  
Debtor

Case No. 19-70034-JAD  
Chapter 13

District/off: 0315-7  
Date Rcvd: Feb 24, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Deborah A McCaffrey, 154 Derby Street, Johnstown, PA 15905-4512
14983752	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
14983753	+ Cambria County Tax Claim Bureau, Cambria County Courthouse, 200 South Center Street, Ebensburg, PA 15931-1962
14997793	+ First National Bank of Pennsylvania, c/o AAS Debt Recovery, Inc., 2526 Monroeville Blvd. Ste. 205, Monroeville, PA 15146-2371
14983758	+ Michael J. Shavel, Esquire, Hill Wallack, LLP, 777 Township Line Road, Suite 250, Yardley, PA 19067-5565

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 24 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 24 2022 23:35:00	Wilmington Savings Fund Society, FSB,, c/o Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806-5948
14983754	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 24 2022 23:35:00	Carrington Mortgage Se, 15 Enterprise St, Aliso Viejo, CA 92656-2653
15011248	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 24 2022 23:35:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14983755	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 23:35:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14983756	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 24 2022 23:35:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15004917	Email/Text: ECMCBKNotices@ecmc.org	Feb 24 2022 23:36:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14983757	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 24 2022 23:37:05	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15006702	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 23:37:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14983759	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 24 2022 23:36:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15027409	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:36:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14989780	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14983760	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:36:56	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15021088	Email/Text: bnc-quantum@quantum3group.com	Feb 24 2022 23:36:00	Quantum3 Group LLC as agent for, Comenity

District/off: 0315-7

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: pdf900

Total Noticed: 20

15017207

Email/PDF: ebn\_ais@aisinfo.com

Bank, PO Box 788, Kirkland, WA 98083-0788

Feb 24 2022 23:37:07

Verizon, by American InfoSource as agent, PO  
Box 4457, Houston, TX 77210-4457

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmllawgroup.com
Kenneth P. Seitz	on behalf of Debtor Deborah A McCaffrey thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5